Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Page 1 of 50 Document

2/03/09 4:40PM

B1 (Official Form 1)(1/08) **United States Bankruptcy Court Voluntary Petition Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Rook, William L. Rook, Victoria L. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN xxx-xx-8664 xxx-xx-1893 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 1732 Borman Place 1732 Borman Place **Downers Grove, IL Downers Grove, IL** ZIP Code ZIP Code 60516 60516 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Dupage Dupage Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP Code ZIP Code Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box) ☐ Health Care Business Chapter 7 Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 Individual (includes Joint Debtors) of a Foreign Main Proceeding ☐ Chapter 11 See Exhibit D on page 2 of this form. □ Railroad ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 □ Stockbroker ☐ Corporation (includes LLC and LLP) of a Foreign Nonmain Proceeding ☐ Chapter 13 Commodity Broker ☐ Partnership ☐ Clearing Bank Other (If debtor is not one of the above entities, ☐ Other Nature of Debts check this box and state type of entity below.) **Tax-Exempt Entity** Debts are primarily consumer debts, ☐ Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization under Title 26 of the United States "incurred by an individual primarily for Code (the Internal Revenue Code). a personal, family, or household purpose.' Chapter 11 Debtors Filing Fee (Check one box) Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). \square Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the debtor Debtor's aggregate noncontingent liquidated debts (excluding debts owed is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-99 200-999 1,000-5,000 5,001-10,000 100-10,001-25,001-50,001-OVER 49 199 25,000 100,000 Estimated Assets \$50,001 to \$100,000 \$100,001 to \$500,000 \$10,000,001 to \$50 \$50,000,001 to \$100 \$500,000,001 to \$1 billion \$0 to \$50,000 \$500,001 \$1,000,001 \$100,000,001 to \$1 million Estimated Liabilities \$1,000,001 to \$10 million \$50,001 to \$100,001 to \$500,000 \$500,001 \$10,000,001 to \$50 \$50,000,001 \$100,000,001 \$500,000,001 More than to \$500 to \$1 billion \$1 billion \$100,000

million

million

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main 2/03/09 4:40PM Document Page 2 of 50

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Rook, William L. Rook. Victoria L. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Richard L. Hirsh February 3, 2009 Signature of Attorney for Debtor(s) (Date) Richard L. Hirsh 1225936 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Entered 02/03/09 16:41:08 Desc Main Page 3 of 50

2/03/09 4:40PM Page 3

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Rook, William L.

Rook, Victoria L.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ William L. Rook

Signature of Debtor William L. Rook

X /s/ Victoria L. Rook

Signature of Joint Debtor Victoria L. Rook

Telephone Number (If not represented by attorney)

February 3, 2009

Date

Signature of Attorney*

X /s/ Richard L. Hirsh

Signature of Attorney for Debtor(s)

Richard L. Hirsh 1225936

Printed Name of Attorney for Debtor(s)

Richard L. Hirsh & Associates, P.C.

Firm Name

1500 Eisenhower Lane Suite 800

Lisle, IL 60532-2135

Address

Email: richala@sbcglobal.net

630 434-2600 Fax: 630 434-2626

Telephone Number

February 3, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Document

Page 4 of 50

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court

		Northern District of Illinois		
In re	William L. Rook Victoria L. Rook		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 5 of 50

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ William L. Rook William L. Rook
Date: February 3, 2009

Document

Page 6 of 50

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court

		Northern District of Illinois		
In re	William L. Rook Victoria L. Rook		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 7 of 50

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Victoria L. Rook Victoria L. Rook
Date: February 3 2009

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 8 of 50

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	William L. Rook,		Case No.		
	Victoria L. Rook				
•		Debtors	Chapter	7	
			•		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	260,000.00		
B - Personal Property	Yes	4	56,775.60		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		285,704.49	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		2,719.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		119,948.34	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			7,043.18
J - Current Expenditures of Individual Debtor(s)	Yes	2			9,659.00
Total Number of Sheets of ALL Schedu	ıles	25			
	T	otal Assets	316,775.60		
			Total Liabilities	408,371.83	

2/03/09 4:40PM

United States Bankruptcy Court Northern District of Illinois

In re	William L. Rook,		Case No.		
	Victoria L. Rook				
_		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	2,719.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	2,719.00

State the following:

Average Income (from Schedule I, Line 16)	7,043.18
Average Expenses (from Schedule J, Line 18)	9,659.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	9,372.00

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		22,550.49
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	2,719.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		119,948.34
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		142,498.83

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main

Document Page 10 of 50 2/03/09 4:40PM

B6A (Official Form 6A) (12/07)

In re	William L. Rook,	Case No.
	Victoria L. Rook	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

2295 Hobbs Lane, Yorkville, IL 60560	Joint tenant	J	260,000.00	282,550.49
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 260,000.00 (Total of this page)

260,000.00 Total >

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 11 of 50

B6B (Official Form 6B) (12/07)

In re	William L. Rook,	Case No.
	Victoria L. Rook	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	pay check received 1/31	w	1,125.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chase Bank in Darien.	J	700.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security deposit for renting a house.	J	3,400.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Fridge, Stove, Bedroom set, television's, dining room furniture, living room furniture, computer, appliances, kitchen furnishings. 1732 Borman Place, Downers Grove IL	J	1,650.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Casual and Business attire. 1732 Borman Place, Downers Grove IL	J	500.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		
			Sub-Tot	al > 7,375.00

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 12 of 50

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	William L. Rook,
	Victoria I Rook

Case No.		

2/03/09 4:40PM

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
define under as def Give	ests in an education IRA as ed in 26 U.S.C. § 530(b)(1) or a qualified State tuition plan fined in 26 U.S.C. § 529(b)(1). particulars. (File separately the d(s) of any such interest(s). S.C. § 521(c).)	Х			
12. Intere	ests in IRA, ERISA, Keogh, or	401(k)		н	37,500.00
	pension or profit sharing . Give particulars.	IRA		w	2,900.60
13. Stock and us Itemiz	and interests in incorporated nincorporated businesses. ze.	X			
	ests in partnerships or joint res. Itemize.	X			
and o	rnment and corporate bonds ther negotiable and egotiable instruments.	X			
16. Accou	unts receivable.	X			
prope	ony, maintenance, support, and rty settlements to which the r is or may be entitled. Give ulars.	X			
	liquidated debts owed to debtor ling tax refunds. Give particulars.	X			
estate exerci debto	able or future interests, life s, and rights or powers isable for the benefit of the r other than those listed in fulle A - Real Property.	x			
intere death	ngent and noncontingent sts in estate of a decedent, benefit plan, life insurance y, or trust.	X			
claims tax re debtos	contingent and unliquidated s of every nature, including funds, counterclaims of the r, and rights to setoff claims. estimated value of each.	X			
				0.1.77	1. 40.400.00
			(Sub-Total of this page)	al > 40,400.60

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 13 of 50

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re William L. Rook, Victoria L. Rook

Case No.	

2/03/09 4:40PM

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		2005 Honda Motorcycle	н	3,500.00
	other vehicles and accessories.		2001 Ford Expedition. (WIFES) 1732 Borman Place, Downers Grove IL	J	2,800.00
			2000 Ford Escort. (DAUGHTERS) 1732 Borman Place, Downers Grove IL	J	500.00
			1993 Buick Lesabre. (DAUGHTERS) 1732 Borman Place, Downers Grove IL	J	400.00
			2001 Chevy S-10. (HUSBANDS) 1732 Borman Place Downers Grove IL	, J	1,300.00
			1974 Dodge Monaco (SONS) 1732 Borman Place, Downers Grove IL	J	500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.		2 dogs and 1 cat. 1732 Borman Place, Downers Grove IL	J	Unknown

(Total of this page)

Sub-Total >

9,000.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 14 of 50

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	William L. Rook,	Case No.
	Victoria L. Rook	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00** (Total of this page)

Total >

56,775.60

Document

Page 15 of 50

2/03/09 4:40PM

B6C (Official Form 6C) (12/07)

In re	William L. Rook,	Case No.
	Victoria L. Rook	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand pay check received 1/31	735 ILCS 5/12-1001(b)	1,125.00	1,125.00
Checking, Savings, or Other Financial Accounts, Chase Bank in Darien.	Certificates of Deposit 735 ILCS 5/12-1001(b)	700.00	700.00
Security Deposits with Utilities, Landlords, and Ot Security deposit for renting a house.	<u>hers</u> 735 ILCS 5/12-1001(b)	3,400.00	3,400.00
Household Goods and Furnishings Fridge, Stove, Bedroom set, television's, dining room furniture, living room furniture, computer, appliances, kitchen furnishings. 1732 Borman Place, Downers Grove IL	735 ILCS 5/12-1001(b)	1,650.00	1,650.00
Wearing Apparel Casual and Business attire. 1732 Borman Place, Downers Grove IL	735 ILCS 5/12-1001(a)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension (401(k)	or Profit Sharing Plans 735 ILCS 5/12-1006	37,500.00	37,500.00
IRA	735 ILCS 5/12-1006	2,900.60	2,900.60
Automobiles, Trucks, Trailers, and Other Vehicles 2001 Ford Expedition. (WIFES) 1732 Borman Place, Downers Grove IL	735 ILCS 5/12-1001(c)	2,800.00	2,800.00
2001 Chevy S-10. (HUSBANDS) 1732 Borman Place, Downers Grove IL	735 ILCS 5/12-1001(c)	1,300.00	1,300.00

Total: 51,875.60 51,875.60

Document

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Page 16 of 50

2/03/09 4:40PM

B6D (Official Form 6D) (12/07)

In re	William L. Rook,
	Victoria L. Rook

Case No.	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 68437363 American Honda Finance 201 Little Falls Dr Wilmington, DE 19808		н	3/01/05 auto lien on title 2005 Honda Motorcycle	Ť	A T E D			
Account No. xxxxxxxx6149 Grande Reserve Homeowner Assoc P.O. Box 4346 Carol Stream, IL 60197-4346		J	Value \$ 3,500.00 2006 Condo Assessment 2295 Hobbs Lane, Yorkville, IL 60560 Value \$ 260,000.00	_			3,154.00	3,230.49
Account No. Representing: Grande Reserve Homeowner Assoc			Grande Reserve Community Associatio c/o Kovitz Shifrin Nesbit 750 Lake Cook Rd., Suite 350 Buffalo Grove, IL 60089-2073 Value \$				3,230.43	3,230.43
Account No. 650 0870212 1998 Wells Fargo Bank Nv Na P.O. Box 31557 Billings, MT 59107		J	2/01/06 Second Mortgage 2295 Hobbs Lane, Yorkville, IL 60560 Value \$ 260,000.00				56,966.00	19,320.00
continuation sheets attached		<u> </u>		L Subt his		_	63,350.49	22,550.49

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 17 of 50

 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	William L. Rook,		Case No.	
	Victoria L. Rook			
-		Debtors	,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS	CODEBT	1	usband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND	CONT	U N L	S	AMOUNT OF CLAIM WITHOUT	UNSECURED
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	B T O R	٦	DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	I N G E N	QU I D A	U T E	DEDUCTING VALUE OF COLLATERAL	PORTION, IF ANY
Account No.				Ť	T E			
Representing: Wells Fargo Bank Nv Na			Wells Fargo Bank c/o Heller and Frisone, Ltd. 33 N. LaSalle St., Suite 1200 Chicago, IL 60602		D			
			Value \$					
Account No.						П		
Representing: Wells Fargo Bank Nv Na			Wells Fargo Bank, NA P.O. Box 54780 Los Angeles, CA 90054-0780					
			Value \$	ł				
Account No. 7080062378229	T		2/01/06					
Wells Fargo Hm Mortgage Attention: Bankruptcy Dept. MAC-X 3476 Stateview Blvd Fort Mill, SC 29715		J	First Mortgage 2295 Hobbs Lane, Yorkville, IL 60560					
			Value \$ 260,000.00	1			222,354.00	0.00
Account No. Representing: Wells Fargo Hm Mortgage			Wells Fargo Bank c/o Pierce & Associates 1 N. Dearbon, Suite 1300 Chicago, IL 60602					
			Value \$					
Account No. Representing: Wells Fargo Hm Mortgage			Wells Fargo Home Mortgage 8480 Stagecoach Circle Frederick, MD 21701					
			Value \$	1				
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims Subtotal (Total of this page)						- 1	222,354.00	0.00
Total (Report on Summary of Schedules)					285,704.49	22,550.49		

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 18 of 50

B6E (Official Form 6E) (12/07)

,		
In re	William L. Rook,	Case No.
	Victoria L. Rook	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lab "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priorit listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relati of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
\square Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 19 of 50

 $B6E\ (Official\ Form\ 6E)\ (12/07)$ - Cont.

In re	William L. Rook,	Case No.
	Victoria L. Rook	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

2/03/09 4:40PM

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED AND MAILING ADDRESS LIQUIDATED Н AMOUNT DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J С (See instructions.) Account No. 347681893 2007/2008 **Department of Treasury** 0.00 **Internal Revenue Service** Kansas City, MO 64999-0030 J 2,719.00 2,719.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 2,719.00 Schedule of Creditors Holding Unsecured Priority Claims 2,719.00 0.00 (Report on Summary of Schedules) 2,719.00 2,719.00

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 20 of 50

B6F (Official Form 6F) (12/07)

In re	William L. Rook, Victoria L. Rook		Case No.	
_		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

Check and con it decid has no creators nothing ansect			Ţ				
CREDITOR'S NAME,	C	Ηι	usband, Wife, Joint, or Community	Ις	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	CONTINGEN	Z L Q J L D 4	DISPUTED	AMOUNT OF CLAIM
Account No. 5466 4879 4027 6822			3/01/97	٦×	Ţ		
Assoc / Citi Attn: Centralized Bankruptcy P.O. Box 20507 Kansas City, MO 64195		J	Credit card purchases plus accrued interest		D		1,912.00
Account No.	+	\vdash	Citi-citgo	+		\vdash	·
Representing: Assoc / Citi			Credit Bureau Disp P.O. Box 6003 Hagerstown, MD 21747				
Account No. Representing: Assoc / Citi			Citicorp c/o United Collection Bureau, Inc. 5620 Southwyck Blvd., Suite 206 Toledo, OH 43614				
Account No. Representing: Assoc / Citi			Citicorp Credit Services P.O. Box 140310 Toledo, OH 43614				
_8 continuation sheets attached			(Total of	Subt			1,912.00

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 21 of 50

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	William L. Rook,	Case No
	Victoria L. Rook	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLLQULDAF	DISPUTED	AMOUNT OF CLAIM
Account No. Representing:	1		Key Bank P.O. Box 688917	Ľ	Ė D		
Assoc / Citi			Des Moines, IA 50368-8917				
Account No. 630 882-6428 007 1	T		2008 telephone				
AT&T P.O. Box 8100 Aurora, IL 60507-8100		J	telephone				
							296.57
Account No. Representing: AT&T			DCS 757 Graham Rd., ste 2 Cuyahoga Falls, OH 44223				
Account No. 0678			9/01/03 Credit card purchases plus accrued interest				
Bank Of America Nc4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420		J					
A count No	-		Donk of Amorica				8,360.00
Account No. Representing: Bank Of America			Bank of America P.O. Box 17054 Wilmington, DE 19884				
Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			8,656.57

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Page 22 of 50 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	William L. Rook,	Case No.
	Victoria L. Rook	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH-ZGEZH	UNLLQULDAH	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5178-0525-9757-7721			10/01/05 Credit card purchases plus accrued interest	Т	T E D		
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		J					14,593.00
Account No.			Capital One Bank			T	
Representing: Capital 1 Bank			P.O. Box 85520 Richmond, VA 23285				
Account No.			Capital One Bank P.O. Box 70884				
Representing: Capital 1 Bank			Charlotte, NC 28272-0884				
Account No. 07032449			2007				
Capital One c/o Freedman Anselmo Lindberg Rappe 1807 W. Diehl Rd., Suite 330 Naperville, IL 60566-7228		w	Credit card purchases plus accrued interest				21,071.00
Account No. 80794203			9/3/2005		Γ	Г	
Castle Bank 6601 Rt 34 Oswego, IL 60543		J	Overdrawn bank Fee				500.00
Sheet no. 2 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			36,164.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	111S 1	Jao	(e)	1

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Page 23 of 50 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	William L. Rook,	Case No.
	Victoria L. Rook	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UZLLQULDAFED	DISPUTED	AMOUNT OF CLAIM
Account No. Representing: Castle Bank			RRCA Accounts Management Inc 201 E. 3rd St. Sterling, IL 61081-3611	Т	T E D		
Account No. 518445006024 Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156	-	J	9/01/96 Credit card purchases plus accrued interest				24,596.00
Account No. Representing: Chase			Chase 800 Brooksedge Blvd Westerville, OH 43081				
Account No. 35695984 Comcast c/o Credit Management 4200 International Parkway Carrolton, TX 75007	-	н	2007 Internet and cable				190.00
Account No. Representing: Comcast			Comcast Cable P.O. Box 3002 Southeastern, PA 19398-3002				
Sheet no. _3 of _8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			24,786.00

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Page 24 of 50 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	William L. Rook,	Case No.
	Victoria L. Rook	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS	CODE	н	Isband, Wife, Joint, or Community DATE CLAIM WAS INCURRED	AND	CONT	JZL	D I S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J M	CONSIDERATION FOR CLAIM. IF IS SUBJECT TO SETOFF, SO ST	CLAIM	NGENT	-QU-DAHED	Ų	AMOUNT OF CLAIM
Account No. 7154278017; 2443139028			2008 Utilities		Ť	T E D		
ComEd Bill Payment Center Chicago, IL 60668-0001		J	Othities					1,489.86
Account No.	╀		Comed			Н		1,469.66
Representing:	\dagger		c/o Van Ru Credit Corporation					
ComEd			8550 Ulmerton Rd., Suite 225 Largo, FL 33771-5351					
Account No. E043099415			11/27/07 medical bills			П		
Edward Hospital 801 S. Washington Street Naperville, IL 60540-7060		J	medical bins					
A N			Edward Hankel			Ш		205.05
Account No.	\dagger		Edward Hospital c/o Merchant's Credit Guide Co.					
Representing: Edward Hospital			223 W. Jackson Blvd. Chicago, IL 60606					
Account No.			Edward Hospital			П		
Representing: Edward Hospital			c/o Revenue Cycle Solutions Inc P.O. Box 7229 Westchester, IL 60154-7229					
Sheet no. 4 of 8 sheets attached to Schedule of					ubt			1,694.91
Creditors Holding Unsecured Nonpriority Claims				(Total of tl	IIIS]	pag	C)	

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Page 25 of 50 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	William L. Rook,	Case No
	Victoria L. Rook	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_				_		-
CREDITOR'S NAME, MAILING ADDRESS	C O D	Hu H	sband, Wife, Joint, or Community		, U N L	I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	T I N G E N T	I QUI DA	D I SPUTED	AMOUNT OF CLAIM
Account No. 8908252			7/01/08	٦	Ť		
Ffcc-Columbus Inc 1550 Old Henderson Rd St Columbus, OH 43220		н	medical bills				313.00
Account No. Y07-0085	╀		2008	+	+	+	313.00
	1		Utilities				
Fox Metro 682 St. Route 31 Oswego, IL 60543		J					
							73.73
Account No. 785500			2008 medical bills	\top	T		
Francis-Denemark, D.D.S., Ltd. 1900 Spring Road, Suite 205 Oak Brook, IL 60523-1483		н	medicai bilis				
							180.00
Account No. 30-18-39-0000 7; 03-41-05-0293	T		8/07/08	\top	t	\dagger	
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road		J	Utilities				
Naperville, IL 60507							2,513.27
Account No.			Nicor D.O. Boy 446	\top	\dagger	\dagger	
Representing: Nicor Gas			P.O. Box 416 Aurora, IL 60568-0001				
Sheet no5 of _8 sheets attached to Schedule of	<u>-</u>		ı	Sub	otot	al	3,080.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	pa	ge)	3,060.00

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Page 26 of 50 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	William L. Rook,	Case No
	Victoria L. Rook	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	I٢	DISPUTED	AMOUNT OF CLAIM
Account No. Representing: Nicor Gas			Nicor Gas P.O. Box 310 Aurora, IL 60507-0310	T	DATED		
Account No. Representing: Nicor Gas			Nicor Gas P.O. Box 2020 Aurora, IL 60507-2020				
Account No. Representing: Nicor Gas			Nicor Gas P.O. Box 0632 Aurora, IL 60507-0632				
Account No. 9854182015-1 Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773		J	5/01/05 Educational cosigned with Daughter				22,194.00
Account No. Representing: Sallie Mae			Sallie Mae P.O. Box 9555 Wilkes Barre, PA 18773-9555				
Sheet no. _6 of _8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			22,194.00

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Page 27 of 50 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	William L. Rook,	Case No.
	Victoria L. Rook	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	C	U	P	T	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A N C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	D I S P U T E D	; !	AMOUNT OF CLAIM
Account No.			Sallie Mae Servicing]⊤	T E			
Representing: Sallie Mae			1002 Arthur Drive Lynn Haven, FL 32444		D			
Account No. 9504948300-1			8/01/05			T	T	
Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773		н	Educational					
								16,375.00
Account No. Representing: Sallie Mae	-		Sallie Mae P.O. Box 9533 Wilkes Barre, PA 18773-9533					
Account No.			Sallie Mae Servicing		Г	T	T	
Representing: Sallie Mae			1002 Arthur Drive Lynn Haven, FL 32444					
Account No. 0208272950-01			2008			T	T	
United City of Yorkville 800 Game Farm Road Yorkville, IL 60560		J	Utilities					179.86
Sheet no. 7 of 8 sheets attached to Schedule of			,	Subt	tota	al	Ť	46 EE 4 OC
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ge)	, [16,554.86

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Page 28 of 50 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	William L. Rook,	Case No.
	Victoria I. Rook	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITOD'S NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	N L I QU I D A	D I S P U T E D	AMOUNT OF CLAIM
Account No. 1490230			8/01/05] T	A T E D		
US Bank c/o Elan Financial Service P.O. Box 5229 Cincinnati, OH 45201		J	Credit card purchases plus accrued interest		D		920.00
A	╄	_	HO Davids	╄	╀	╀	020.00
Account No. Representing: US Bank	-		US Bank Shelard Plaza County Road 18 St. Louis Park, MN 55426				
Account No. 5856-3706-8976-6575 Wfnnb/Harlem Furniture P.O. Box 182273 - Wf Columbus, OH 43218	-	J	4/03/06 Credit card purchases plus accrued interest				
							3,986.00
Account No. Representing: Wfnnb/Harlem Furniture	-		WFNNB-Harlem Furniture P.O. Box 659704 San Antonio, TX 78265-9704				
Account No.	1		World Financial Network NB Recovery	T	T		
Representing: Wfnnb/Harlem Furniture			PO box 182125 Columbus, OH 43218-2125				
Sheet no. 8 of 8 sheets attached to Schedule of				Subi			4,906.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t				
Total (Report on Summary of Schedules) 119,948.34							

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 29 of 50

B6G (Official Form 6G) (12/07)

In re	William L. Rook,	Case No.
	Victoria L. Rook	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Sam Myftari 11 Buel Street Oswego, IL House Rental. Expires July 2009

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main 2/03/09 4:40PM Document Page 30 of 50

B6H (Official Form 6H) (12/07)

In re William L. Rook, Case No. ______

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

	William L. Rook			
In re	Victoria L. Rook		Case No.	
		Debtor(s)	•	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENT	TS OF DEBTOR AND	SPOUSE		
Decici s mariar status.	RELATIONSHIP(S):	AGE(S	S):		
Married	Son	`	17		
	Daughter	1	18		
Employment:	DEBTOR		SPOUSE		
Occupation	Maintenance Supervisor	Medical As	sistant		
Name of Employer	Team Services	Westside N	ledical		
How long employed	10 years	6 years			
Address of Employer	1047 Ardmore Avenue	2340 Highla			
	Itasca, IL 60143	Lombard, II			
	e or projected monthly income at time case filed)		DEBTOR		SPOUSE
	, and commissions (Prorate if not paid monthly)	\$		\$	2,959.67
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	6,413.33	\$	2,959.67
4. LESS PAYROLL DEDUCT		\$	1 049 67	\$	528.67
a. Payroll taxes and social	r security	\$	1,048.67 459.33	\$ —	0.00
b. Insurance		D	0.00		0.00
c. Union dues	See Detailed Income Attachment	3	293.15	\$ <u></u>	0.00
d. Other (Specify)	See Detailed Income Attachment		293.15	\$	0.00
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	1,801.15	\$	528.67
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$	4,612.18	\$	2,431.00
7. Regular income from operati	on of business or profession or farm (Attach detailed s	tatement) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
	apport payments payable to the debtor for the debtor's u				
dependents listed above 11. Social security or government	ant assistance	\$	0.00	\$	0.00
(Specify):	ont assistance	\$	0.00	\$	0.00
		<u> </u>	0.00	\$	0.00
12. Pension or retirement incom	ne		0.00	\$	0.00
13. Other monthly income				· -	
(0 :0)		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY IN	NCOME (Add amounts shown on lines 6 and 14)	\$	4,612.18	\$	2,431.00
16. COMBINED AVERAGE N	MONTHLY INCOME: (Combine column totals from li	ne 15)	\$	7,043.	18

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

	Case 09-03432	Doc 1	_		09 16:41:08	Desc Main	2/03/09 4:40PN
B6I (Off	icial Form 6I) (12/07)		Document	Page 32 of 50			2/03/09 4.40FN
	William L. Rook						
In re	Victoria L. Rook				Case No.		
			I	Debtor(s)	_		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Detailed Income Attachment

Other Payroll Deductions:

Uniforms	\$ 8.15	\$ 0.00
Loan Repayment	\$ 155.00	\$ 0.00
401(k)	\$ 130.00	\$ 0.00
Total Other Payroll Deductions	\$ 293.15	\$ 0.00

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 33 of 50

B6J (Official Form 6J) (12/07)

In re William L. Rook
Victoria L. Rook
Debtor(s)

Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

1. Rent or home mortgage payment (include lot rented	d for mobile home)			\$	1,700.00
a. Are real estate taxes included?	Yes	No	X	·	
b. Is property insurance included?	Yes		_X_		
2. Utilities: a. Electricity and heating fuel				\$	400.00
b. Water and sewer				\$	70.00
c. Telephone				\$	130.00
d. Other Cable/Internet				\$	125.00
3. Home maintenance (repairs and upkeep)				\$	0.00
4. Food				\$	500.00
5. Clothing				\$	25.00
6. Laundry and dry cleaning				\$	15.00
7. Medical and dental expenses				\$	500.00
8. Transportation (not including car payments)				\$	500.00
9. Recreation, clubs and entertainment, newspapers, r	magazines, etc.			\$	0.00
10. Charitable contributions				\$	25.00
11. Insurance (not deducted from wages or included i	in home mortgage pay	ments)			
a. Homeowner's or renter's				\$	0.00
b. Life				\$	0.00
c. Health				\$	0.00
d. Auto				\$	415.00
e. Other					0.00
12. Taxes (not deducted from wages or included in he	ome mortgage paymen	ts)			
(Specify)				\$	0.00
13. Installment payments: (In chapter 11, 12, and 13	cases, do not list paym	ents to be	included in	the	
plan)					
a. Auto				\$	200.00
b. Other See Detailed Expense A				\$	4,334.00
14. Alimony, maintenance, and support paid to others				\$	0.00
15. Payments for support of additional dependents no				\$	600.00
16. Regular expenses from operation of business, pro		h detailed	statement)	\$	0.00
17. Other Education Expense for Children under	r 18			\$	120.00
Other					0.00
18. AVERAGE MONTHLY EXPENSES (Total line			of Schedule	es and, \$	9,659.00
if applicable, on the Statistical Summary of Certain L	iabilities and Related	Data.)			
19. Describe any increase or decrease in expenditures	s reasonably anticipate	d to occu	r within the	year	
following the filing of this document:					
20. STATEMENT OF MONTHLY NET INCOME					
a. Average monthly income from Line 15 of Sched	ule I			\$	7,043.18
b. Average monthly expenses from Line 18 above				\$	9,659.00
c. Monthly net income (a. minus b.)				\$	-2,615.82

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 34 of 50

B6J (Official Form 6J) (12/07) William L. Rook

In re Victoria L. Rook

ŭ

Case No.

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Installment Payments:

Harlem Furniture	<u> </u>	120.00
contractual liablity 1st mortgage	\$	2,435.00
contractual liability 2nd mortgage		1,709.00
contractual liability assessment	\$	70.00
Total Other Installment Payments	\$	4,334.00

Document

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Page 35 of 50

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court

Northern District of Illinois

William L. Rook Victoria L. Rook		Case No.	
	Debtor(s)	Chapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of	ıf
27	sheets, and that they are true and correct to the best of my knowledge, information, and belief.	

Date	February 3, 2009	Signature	/s/ William L. Rook William L. Rook Debtor
Date	February 3, 2009	Signature	/s/ Victoria L. Rook
			Victoria L. Rook
			Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 36 of 50

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	William L. Rook Victoria L. Rook	Case No.		
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$114,146.00	Employment, Joint, January 1, 2007 - December 31, 2007
\$81,146.19	Employment, Husband, January 1, 2008 - December 31, 2008
\$32,100.12	Employmnet, Wife, January 1, 2008 - December 31, 2008
\$2,961.54	Employment, Husband, January 1, 2009 -January 10, 2009
\$1,366.66	Employmnet, Wife, January 1, 2009 - January 15, 2009

COLIDCE

AMOUNT

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2007 INTEREST INCOME \$2,789.00

3. Payments to creditors

None П

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Sam Myftari	DATES OF PAYMENTS past 3 months rent	AMOUNT PAID \$5,100.00	AMOUNT STILL OWING \$0.00	
American Honda Finance 201 Little Falls Dr Wilmington, DE 19808	1 car payment	\$200.00	\$3,154.00	

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL **OWING TRANSFERS** TRANSFERS

NAME AND ADDRESS OF CREDITOR

None c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR DATE OF PAYMENT

AMOUNT PAID

Judgment

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Kendall County

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Wells Fargo v. William Rook Foreclosure **Kendall County** Pending et al Case No 08 CH 620

Grande Reserve Community Oder of Possession Association v. Rook, Case

No 08 LM 787

Document Page 38 of 50

3

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION **Kendal County**

STATUS OR DISPOSITION **Judgment**

Capital One v. Rook, Case No 07LM340

Colletions

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF **ORDER**

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **RELATIONSHIP TO** DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND. IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Document Page 39 of 50 2/03/09 4:40PM

4

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY NAME AND ADDRESS NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE THAN DEBTOR OF PROPERTY OF PAYEE Richard L. Hirsh & Assoc. P.C. 12/11/08 & 1/21/09 \$2,300.00

1500 Eisenhower Lane Suite 800 Lisle, IL 60532-2135

Chestnut Health Systems, Inc.

1/23/09 \$55.00 1003 Martin Luther King Drive

Bloomington, IL 61701

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

Document Page 40 of 50

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER **PROPERTY** LOCATION OF PROPERTY

15. Prior address of debtor

None П

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 2295 Hobbs Lane, Yorkville, IL 60560 NAME USED William L. Rook Victoria L. Rook DATES OF OCCUPANCY

2006- May 2008

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

Document

Page 41 of 50

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND

NATURE OF BUSINESS **ENDING DATES**

None

NAME

NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

ADDRESS

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS**

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

ADDRESS NAME

Document

Page 42 of 50

7

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY INVENTORY SUPERVISOR

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, None

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT. DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

8

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	February 3, 2009	Signature	/s/ William L. Rook
			William L. Rook
			Debtor
Date	February 3, 2009	Signature	/s/ Victoria L. Rook
			Victoria L. Rook
			Ioint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 44 of 50

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

		Northern D	istrict of Illinois		
T	William L. Rook Victoria L. Rook			Con No	
In re	Victoria L. ROOK		Debtor(s)	Case No. Chapter 7	
	CHAPTER 7 IN	DIVIDUAL DEBT	OR'S STATEMENT	OF INTENTION	
PART	A - Debts secured by property of property of the estate. Attach a			ed for EACH debt which is secured be	y
Proper	ty No. 1				
	tor's Name: can Honda Finance		Describe Property S 2005 Honda Motorcy		
-	ty will be (check one): Surrendered	■ Retained	1		
	ning the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain		void lien using 11 U.S.C	. § 522(f)).	
-	ty is (check one): Claimed as Exempt		☐ Not claimed as exe	empt	
	B - Personal property subject to une additional pages if necessary.)	expired leases. (All three	ee columns of Part B mu	st be completed for each unexpired lease.	
Proper	ty No. 1			-	
Lessoi	e's Name: E-	Describe Leased P	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO	
person	re under penalty of perjury that that the all property subject to an unexpire	*	/ intention as to any project // // // // // // // // // // // // //	operty of my estate securing a debt and	/or
Date _	February 3, 2009	Signature	/s/ Victoria L. Rook		

Victoria L. Rook Joint Debtor Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 45 of 50
United States Bankruptcy Court
Northern District of Illinois

In re	William L. Rook Victoria L. Rook		Case No.	
		Debtor(s)	Chapter	7

		Debtor(s)	Chapt	er <u>/</u>	
	DISCLOSURE OF COME	PENSATION OF ATTOR	NEY FOR	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplati	filing of the petition in bankruptcy,	or agreed to be	paid to me, for services re	
	For legal services, I have agreed to accept		\$	2,300.00	
	Prior to the filing of this statement I have receive	ed	\$	2,300.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed co	ompensation with any other person u	nless they are n	nembers and associates of r	my law firm.
5.	☐ I have agreed to share the above-disclosed composition copy of the agreement, together with a list of the In return for the above-disclosed fee, I have agreed to a. Analysis of the debtor's financial situation, and reb. Preparation and filing of any petition, schedules, c. Representation of the debtor at the meeting of cred. [Other provisions as needed] Negotiations with secured creditors reaffirmation agreements and applications of the secured creditors of the composition of the secured creditors of the secured	names of the people sharing in the corender legal service for all aspects of endering advice to the debtor in deterstatement of affairs and plan which reditors and confirmation hearing, and to reduce to market value; exerctions as needed; preparation as	ompensation is of the bankrupt mining whethe may be required any adjourned	attached. cy case, including: r to file a petition in bankrul; hearings thereof; ing; preparation and file	uptcy;
6.	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any or any other adversary proceeding			ances, trial of conteste	ed matters,
		CERTIFICATION			
thi	I certify that the foregoing is a complete statement of s bankruptcy proceeding.	any agreement or arrangement for p	ayment to me f	or representation of the deb	otor(s) in
Da	ted: February 3, 2009	/s/ Richard L. Hirsl	h		
		Richard L. Hirsh 12		D.O.	
		Richard L. Hirsh & 1500 Eisenhower I		P.G.	
		Suite 800			
		Lisle, IL 60532-213 630 434-2600 Fax		e.	
		richala@sbcgloba		.u	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main

B 201 (12/08) Document Page 47 of 50 203/09 4:40PM Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

X /s/ Richard L. Hirsh

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Address: 1500 Eisenhower Lane Suite 800 Lisle, IL 60532-2135 630 434-2600 richala@sbcglobal.net		
I (We), the debtor(s), affirm that I (we) have 1	Certificate of Debtor received and read this notice.	
William L. Rook Victoria L. Rook	X /s/ William L. Rook	February 3, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Victoria L. Rook Signature of Joint Debtor (if any)	February 3, 2009

Richard L. Hirsh 1225936

Printed Name of Attorney

February 3, 2009

Date

Case 09-03432 Doc 1 Filed 02/03/09 Entered 02/03/09 16:41:08 Desc Main Document Page 48 of 50

United States Bankruptcy Court Northern District of Illinois

In re	William L. Rook Victoria L. Rook		Case No.	
		Debtor(s)	Chapter 7	
	VI	ERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	53
	The above-named Debtor(s (our) knowledge.) hereby verifies that the list of credi	tors is true and correct to the	ne best of my
Date:	February 3, 2009	/s/ William L. Rook		
		William L. Rook Signature of Debtor		
Date:	February 3, 2009	/s/ Victoria L. Rook		
		Victoria L. Rook Signature of Debtor		

American Hofastifan Q3432 Doc 1 201 Little Falls Dr Wilmington, DE 19808

Po Box 100018

Allougheostev Bage 49 of 50

Internal Revenue Service Kansas City, MO 64999-0030

Assoc / Citi

Attn: Centralized Bankruptcy

P.O. Box 20507

Kansas City, MO 64195

Chase

800 Brooksedge Blvd Westerville, OH 43081

Kennesaw, GA 30156

Edward Hospital

801 S. Washington Street Naperville, IL 60540-7060

AT&T

P.O. Box 8100

Aurora, IL 60507-8100

Citi-citgo

Credit Bureau Disp P.O. Box 6003

Hagerstown, MD 21747

Edward Hospital

c/o Merchant's Credit Guide Co.

223 W. Jackson Blvd. Chicago, IL 60606

Bank Of America Nc4-105-03-14

4161 Piedmont Pkwy Greensboro, NC 27420 Citicorp

c/o United Collection Bureau, Inc. 5620 Southwyck Blvd., Suite 206

Toledo, OH 43614

Edward Hospital

c/o Revenue Cycle Solutions Inc

P.O. Box 7229

Westchester, IL 60154-7229

Bank of America P.O. Box 17054

Wilmington, DE 19884

Citicorp Credit Services P.O. Box 140310

Toledo, OH 43614

Ffcc-Columbus Inc

1550 Old Henderson Rd St

Columbus, OH 43220

Capital 1 Bank

Attn: C/O TSYS Debt Management

Po Box 5155

Norcross, GA 30091

Comcast

c/o Credit Management 4200 International Parkway

Carrolton, TX 75007

Fox Metro

682 St. Route 31

Oswego, IL 60543

Capital One

c/o Freedman Anselmo Lindberg Rappe 1807 W. Diehl Rd., Suite 330

Naperville, IL 60566-7228

Comcast Cable P.O. Box 3002

Southeastern, PA 19398-3002

Francis-Denemark, D.D.S., Ltd. 1900 Spring Road, Suite 205

Oak Brook, IL 60523-1483

Capital One Bank

P.O. Box 85520

Richmond, VA 23285

ComEd

Bill Payment Center

Chicago, IL 60668-0001

Grande Reserve Community Assoc c/o Kovitz Shifrin Nesbit

750 Lake Cook Rd., Suite 350 Buffalo Grove, IL 60089-2073

Capital One Bank

P.O. Box 70884

Charlotte, NC 28272-0884

Comed

c/o Van Ru Credit Corporation

8550 Ulmerton Rd., Suite 225

Largo, FL 33771-5351

Grande Reserve Homeowner Assoc

P.O. Box 4346

Carol Stream, IL 60197-4346

Castle Bank 6601 Rt 34

Oswego, IL 60543

DCS

757 Graham Rd., ste 2

Cuyahoga Falls, OH 44223

Key Bank

P.O. Box 688917

Des Moines, IA 50368-8917

Nicor Case 09-03432 Doc 1 P.O. Box 416 Aurora, IL 60568-0001 Filed M2/Q3/09 1 Pegumentet Oswego, IL Entered 02/03/09 16:41-08B-PASS Mainiture
Page 50 of 50
P.O. Box 659704
San Antonio, TX 78265-9704

Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507 United City of Yorkville 800 Game Farm Road Yorkville, IL 60560 Wfnnb/Harlem Furniture P.O. Box 182273 - Wf Columbus, OH 43218

Nicor Gas P.O. Box 310 Aurora, IL 60507-0310 US Bank c/o Elan Financial Service P.O. Box 5229 Cincinnati, OH 45201 World Financial Network NB Recov PO box 182125 Columbus, OH 43218-2125

Nicor Gas P.O. Box 2020 Aurora, IL 60507-2020 US Bank Shelard Plaza County Road 18 St. Louis Park, MN 55426

Nicor Gas P.O. Box 0632 Aurora, IL 60507-0632 Wells Fargo Bank c/o Pierce & Associates 1 N. Dearbon, Suite 1300 Chicago, IL 60602

RRCA Accounts Management Inc 201 E. 3rd St. Sterling, IL 61081-3611 Wells Fargo Bank c/o Heller and Frisone, Ltd. 33 N. LaSalle St., Suite 1200 Chicago, IL 60602

Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773 Wells Fargo Bank Nv Na P.O. Box 31557 Billings, MT 59107

Sallie Mae P.O. Box 9555 Wilkes Barre, PA 18773-9555 Wells Fargo Bank, NA P.O. Box 54780 Los Angeles, CA 90054-0780

Sallie Mae P.O. Box 9533 Wilkes Barre, PA 18773-9533 Wells Fargo Hm Mortgage Attention: Bankruptcy Dept. MAC-X 3476 Stateview Blvd Fort Mill, SC 29715

Sallie Mae Servicing 1002 Arthur Drive Lynn Haven, FL 32444

Wells Fargo Home Mortgage 8480 Stagecoach Circle Frederick, MD 21701